

IN THE SPECIFICATION:

Please replace paragraph number [0001] with the following rewritten paragraph:

[0001] Field of the Invention: The present invention relates to systems and methods for accessing, manipulating and using funds associated with placement of a pari-mutuel wager. More specifically, the present invention relates to systems and methods of accessing funds using a house card, a credit card or a debit card in order to place a pari-mutuel wager and use of such funds for the purchase of goods, services or both on-site at the pari-mutuel ~~betting~~ wagering establishment.

Please replace paragraph number [0002] with the following rewritten paragraph:

[0002] State of the Art: Pari-mutuel ~~betting~~ wagering is considered one of the fairest systems of betting. The general concept of pari-mutuel wagering is a betting system in which winners share the total stakes wagered on an event, minus a percentage for the management or "house." Stated another way, pari-mutuel wagering is a form of betting in which the losers' wagers (less a percentage for the house and taxes) are distributed among the winners.

Please replace paragraph number [0004] with the following rewritten paragraph:

[0004] Unlike a lottery, pari-mutuel ~~betting~~ wagering relies to a significant degree on the skill of the bettor. For instance in a horse or dog race, the bettor uses the racing history of the horses or dogs plus their knowledge regarding the specific type of race, length of the race, track conditions, or other conditions to determine his or her wagering decision such ~~as,~~ as which horse will win, place, or show. Similarly, in choosing the outcome of a sporting event such as a basketball tournament, the bettor uses his or her knowledge of each of the teams, how each team will match up against another, among many other factors in determining his or her wager.

Please replace paragraph number [0007] with the following rewritten paragraph:

[0007] The New York Racing Association (NYRA) offers a ticketless wagering account called a NYRA One Account. A bar coded account card is provided that enables placing pari-mutuel wagers using a so-called "SAM machine" located at a race track. A patron may place a bet by inserting his or her account card in a designated slot in a SAM machine located at the race track. The patron keys in his or her PIN. A screen is displayed showing the account balance. The patron touches the caption display "Acct. Wager" and reinserts the account wagering card. The patron then places his or her wager using the interface on the SAM machine. The display screen reflects the deductions as the patron makes each bet. The patron's account associated with the account card will be credited or debited immediately after the race on which the patron wagered is made official. However, to the ~~Applicant's~~ Applicants' knowledge, the funds associated with the NYRA One Account Card may only be used for wagering purposes, as with conventional wagering accounts.

Please replace paragraph number [0008] with the following rewritten paragraph:

[0008] There are numerous cashless gaming systems disclosed in the prior art. For instance, U.S. Patent 5,984,779 to Bridgeman et al., the disclosure of which patent is incorporated by reference herein, discloses a gaming method for table games (~~e.g.~~ e.g., blackjack, pai-gow, etc.) and real time electronic gaming (slots, draw poker, keno, bingo) where payment may be accepted using a cashless system such as coupons, credit cards, or debit cards. U.S. Patent 5,265,874 to Dickinson et al. discloses a cashless gaming apparatus and method, the disclosure of which patent is incorporated by reference herein.

Please replace paragraph number [0009] with the following rewritten paragraph:

[0009] Another cashless gaming system is disclosed by U.S. Patent 6,347,738 and 5,902,983 to Crevelt et al., the disclosures of each of which patents are incorporated by reference herein. The patents by Crevelt et al. disclose a gaming machine which includes apparatus necessary to send requests ~~to to~~, and receive authorizations ~~from from~~, an electronic

funds transfer (EFT) system. All such requests for credit are limited to a preset amount, so that when a player uses an EFT transfer to obtain playing credit, that credit will be limited to no more than a specified amount. In practice, the player inserts his or her credit card, ATM card (debit card), or casino issued debit card, plus some other means for verifying a player's identity if desired, requests playing credit, and receives the preset amount of credit which can be converted to plays on the gaming machine. If the player wins, the gaming machine may be used to transfer a payout to the player's account. While cashless gaming machines, such as those disclosed by Crevelt et al., increase the ease and convenience to the player, Crevelt et al. only discloses gaming environments such as a traditional slot game, a progressive slot game, ~~a video~~ video poker games, a keno game, a blackjack game, a multiline game, or a lottery game. Furthermore, the casino-issued debit cards are only used for wagering purposes.

Please replace paragraph number [0013] with the following rewritten paragraph:

[0013] In an exemplary embodiment, a gaming terminal configured for a player to place a pari-mutuel wager is provided at an establishment. A credit instrument associated with a monetary account may be presented to a card reader in communication with the gaming terminal. At least a portion of funds ~~of~~ from the monetary account for use at the gaming terminal may be accessed either from information about monetary account balance stored on the credit instrument, as with a smart card, or from information forwarded to the gaming terminal by a remote computer (e.g., a central server, a financial server, electronic funds transfer system, etc.). The player may then place a pari-mutuel wager at the gaming terminal on an event occurring remote from the gaming terminal using the funds obtained from the monetary account. For example, such an event may be horse or dog racing, sporting events, etc. The player may then purchase goods and/or services at the establishment using the credit instrument. This purchase of goods and/or services using the credit instrument may occur before, during, or after the player's pari-mutuel wagering session.

Please replace paragraph number [0015] with the following rewritten paragraph:

[0015] In another exemplary embodiment, the results of the wager may be sent to the player using text messaging to his or her pager or cell phone, ~~instant~~ or instant messaged or emailed to the player's email address. If a house card account ~~was~~ is used, the remaining, available balance may also be included in the information sent.

Please replace paragraph number [0024] with the following rewritten paragraph:

[0024] In another exemplary embodiment, the monetary account may be associated with a debit/credit card or a house card such ~~as,~~ as a magnetic strip card, a radio frequency identification transmitter, a smart card, a combination house card/credit/debit card or a card encoded with a bar code or other coded indicia.

Please replace paragraph number [0032] with the following rewritten paragraph:

[0032] FIG. 3 is a process flow diagram of an exemplary method of the present invention which utilizes a credit or debit card for pari-mutuel wagering and for purchase of goods and/or services at the pari-mutuel gaming ~~establishment~~ establishment.

Please replace paragraph number [0035] with the following rewritten paragraph:

[0035] FIG. 6 is an ~~exemplary~~ example of the ability to use a token card onsite or offsite from a pari-mutuel gaming establishment.

Please replace paragraph number [0036] with the following rewritten paragraph:

[0036] The present invention includes methods for cashless pari-mutuel wagering at an establishment that offers pari-mutuel wagering such as, for example and without limitation, ~~horse~~ a horse or dog racing track or an off-track betting site. In accordance with the present invention, the transfer of funds from an account used to place a pari-mutuel wager may be accomplished using an electronic funds transfer (EFT) from a credit card, debit card (ATM card), stored value card, or smart card account. The present invention also includes using a computer network to

transfer funds from an account utilizing a house card that may be used to place a pari-mutuel wager. The term “account” as used throughout this disclosure includes accounts such as credit card accounts, bank accounts associated with debit cards, personal checking accounts, and accounts set up with establishments that offer gaming.

Please replace paragraph number [0039] with the following rewritten paragraph:

[0039] Furthermore, the house card may be a so-called “anonymous token card” in which the identity of the player is not known to the pari-mutuel gaming establishment. The house card may be issued to the player in a predenominated amount such as for \$20, \$30, \$40, \$50, etc. Pari-mutuel gaming establishments such as, ~~as~~ as horse or dog racing tracks may also market the house card in the form of a gift certificate or a gift card to attract customers. As alluded to above, the anonymous token card acts as a cash substitute and a person must have the physical card in order to redeem any cash balance. If the patron is a member of a “rewards” program at the pari-mutuel gaming establishment, the anonymous token card may be associated with a rewards card such that each wager placed using the anonymous token card will accrue points on the rewards card. The rewards points may be used for a variety of different purposes such as, credit for wagering and non-wagering purposes, access to special access areas, etc. Furthermore, the pari-mutuel gaming establishment may decide not to replace lost, stolen, destroyed, or altered anonymous token cards, along with any funds from an anonymous token card that is used without the owner’s permission.

Please replace paragraph number [0041] with the following rewritten paragraph:

[0041] The house card may also be a so-called “super card” which comprises a combination stored value card and debit/credit card. In other words, the super card will be able to be used as both a debit/credit card and a house card with an associated account set-up with a pari-mutuel gaming establishment. In one particular aspect of the super card useful for marketing at the pari-mutuel gaming establishments, when the debit/credit card function of the super card is used for a purchase, a portion of the purchase price may be credited toward the

account set up with the pari-mutuel gaming establishment. For example, if a patron uses the super card as a debit or credit card to purchases groceries, a predetermined percentage of the price of the groceries may be credited toward the house card portion of the super card. The house card portion of the super card may be set up so that it may only be able to be used at the pari-mutuel gaming establishment for specific ~~uses~~ uses, ~~such as,~~ as pari-mutuel wagering. Funds from the different portions of the super card (i.e., the debit or credit card portion and the stored value portion) may be transferred to and from each other. Furthermore, an anonymous token card or an account card may be upgraded to a super card by presenting the card to the pari-mutuel gaming establishment that will issue the patron a super card.

Please replace paragraph number [0048] with the following rewritten paragraph:

[0048] The pari-mutuel gaming terminal 102 may be configured with network interface apparatus 104 including components such as ports, cable connections, and/or network cards for linking the pari-mutuel gaming terminal 102 to the pari-mutuel establishment computer system 116 via an intranet and/or other network (e.g., a local area network (LAN), a wide area network (WAN), the Internet (also referred to as the World Wide Web), etc.). Encrypted communications may be employed for additional security if necessary or desirable. Although only a single pari-mutuel gaming terminal 102 is shown in FIG. 1, a plurality of pari-mutuel gaming ~~devices~~ terminals 102 may be connected to the pari-mutuel gaming establishment computer system 116 (e.g., a central server) using such a network. As shown in FIG. 1B, a pari-mutuel establishment computer system 116 may also be operably coupled to an electronic funds transfer (EFT) system 120 through a connection such as, for example, by a phone or cable line, in order to utilize payment with a credit/debit card. The EFT system 120 is, in turn, operably coupled to credit/debit card issuing system 122 using a cable or phone line. As shown in FIG. 1C, in another system for implementing the methods of the present invention utilizing either a house card or a debit/credit card, the pari-mutuel gaming establishment computer system 116 will not have the player's account information and balance stored on it. Instead, the pari-mutuel gaming establishment computer system 116 may be operably coupled to a financial

server 121 located offsite from the pari-mutuel gaming establishment that has the player's account balance and associated account information stored on it. It is also understood that the present invention embraces employing a commercially available customer relationship management (CRM) system, such as People Soft<sup>TM</sup>, to manage and store the player's account information and account balance. The CRM system may be used in conjunction with pari-mutuel gaming establishment computer system 116 or in conjunction with an offsite computer server in communication with the pari-mutuel gaming establishment computer system 116 and computer server 118.

Please replace paragraph number [0049] with the following rewritten paragraph:

[0049] A card reader 117, optionally having a secondary identifier input device 113 ~~associate~~ associated therewith (not shown), may be located at concessionaires, admission entrances, special access areas, and may be in communication with either the pari-mutuel gaming establishment computer system 116, the EFT system 120, or the financial server 121 via a computer server 118 as respectively illustrated in ~~FIGs~~ FIGs. 1A-1C.

Please replace paragraph number [0050] with the following rewritten paragraph:

[0050] FIG. 2A comprises a process flow diagram wherein an exemplary method of the present invention is illustrated, which method uses a house card as a cash substitute for pari-mutuel wagering and purchases of goods and/or services at a pari-mutuel gaming establishment. The method will be described in conjunction with FIGs. 1A and 1C. Prior to act 202A, a player may have already used his or her house card for placing a wager, for the purchase of products and/or services, for accessing additional betting screens, and/or for gaining entry into a secure area such as the club house at the pari-mutuel gaming establishment. Examples of products or services available for purchase at the pari-mutuel gaming establishment may include food, drink, parking, admission, among many others. Next, in act 204A a pari-mutuel gaming terminal 102, located at a staffed or self-serve terminal at the pari-mutuel gaming establishment, detects that a player has inserted a house card into card reader ~~device~~ 114

of a pari-mutuel gaming terminal 102. If the pari-mutuel gaming terminal 102 does not have a card reader ~~device~~ 114, the player's account information may be manually entered into the player interface 109 using a keypad or other suitable player interface device. Optionally, for security purposes, act 206A may be required where the player enters into the player interface 109 through a secondary identifier input device 113 a secondary identifier such as a personal identification number (PIN) entered on a key pad, or uses a smart card with an embedded microchip, an electronic button for entry of a code such as a PIN at the player interface 109, a finger print imaging device, a retinal scan, or another type of biometrics device for added security measures to help verify a player's identity for the account to be accessed. The player may also be allowed to change their PIN using the player interface 109. If the player changes his or her PIN, the pari-mutuel gaming terminal 102 may be programmed to require the player to enter the new PIN each time the house card is used. The software of the gaming terminal 102 or the card reader ~~device~~ 114 may be programmed to lock-out an account (i.e., prevent access to the account) if the player enters the incorrect PIN a predetermined number of times.

Please replace paragraph number [0051] with the following rewritten paragraph:

[0051] Again referring to FIG. 2A, after act 204A or 206A, the player's account information contained on the house card, such as a unique identification number, is sent to the pari-mutuel gaming establishment computer system 116 in act 208A. In act 210A, the pari-mutuel gaming establishment computer system 116 or the financial server 121 accesses the player's account information associated with the house card. Act 210A may take place without the player inputting the desired amount of playing credit. Instead, the pari-mutuel gaming ~~terminal~~ terminal 102 interface software may automatically generate a request for the amount of credit on the player's account. If the system of FIG. 1C is utilized, the player's account information and balance is not stored on the pari-mutuel gaming establishment computer system 116 and the pari-mutuel gaming establishment computer system 116 forwards a request to the financial server 121 to access the player's account information and balance. In act 212A the player's account information associated with the house card is automatically sent to the



pari-mutuel gaming terminal 102 from the pari-mutuel gaming establishment's computer system 116 directly if the system of FIG. 1A is utilized or indirectly via the financial server 121 if the system of FIG. 1C is utilized. If the player's account balance contains a positive balance, funds are made available for the player to use at the pari-mutuel gaming terminal 102 in act 214A.

Please replace paragraph number [0053] with the following rewritten paragraph:

[0053] After the conclusion of the wagering event, such as a dog or horse race, the results from the race or event are automatically sent to the pari-mutuel gaming establishment computer system 116 and, if necessary, forwarded to the financial server 121 via pari-mutuel gaming establishment computer system 116, which updates the player's account information in act 220A. In other words, after the event that the player wagered upon is over, the player's account balance is updated such that winnings are added to the account balance. Following the results of the pari-mutuel wager, in act 221A, which may occur after or simultaneously with act 220A, the results of the pari-mutuel wager, the player's account balance, or both may be sent to the player via text messaging to the player's pager, cellular phone, or emailed to the player's email address. Also, after placing his or her wager, in act 222A, the player may optionally continue to place wagers on different additional events, make purchases of products and/or services, or use the house card for additional purposes (e.g., club house access, etc.) at the pari-mutuel gaming establishment using their house card at a card reader 117. Any balance remaining in the account associated with the house card may also be cashed out at a staffed terminal, a voucher may be issued at a self-serve terminal at the pari-mutuel gaming establishment that is equipped with a card reader 117, or the house card or voucher may be mailed to the pari-mutuel gaming establishment for redemption. The remaining balance may, also, be transferred by direct deposit to the player's bank account. The purchase of goods and/or services and the use of the house card for additional purposes at the pari-mutuel gaming establishment may be effected by the concessionaires of the goods and services using card readers 117 that enable purchases with a house card. Again, after each subsequent wager or

purchases of goods and/or services, the player's account information may be automatically updated on the pari-mutuel gaming establishment system 116. If the funds of the account associated with the house card are depleted or if the player desires additional funds, the player may add funds to the account using cash, check, or credit/debit card at any staffed or self-serve terminal that accepts such payments. Staffed or self-serve terminals may be located at the pari-mutuel gaming establishment that have a card reader 117 that enables adding funds to the house card account with a player's credit/debit card, checks, cash, etc.

Please replace paragraph number [0054] with the following rewritten paragraph:

[0054] Referring to FIG. 2B, a process flow diagram for an exemplary method of the present invention is illustrated, which method utilizes a house card comprising a smart card as a cash substitute for pari-mutuel wagering and purchases of goods and/or services at a pari-mutuel gaming establishment. The smart card contains a memory chip or similar device that stores the player's account information and balance. The method will be described in conjunction with FIG. 1A. Prior to act 202B, a player may have already used his or her smart card for placing a wager, for the purchase of products and/or services, for accessing additional betting screens, and/or for gaining entry into a secure area such as the club house at the pari-mutuel gaming establishment. Examples of products or services available for purchase at the pari-mutuel gaming establishment may include food, drink, parking, admission, among many others. Next, in act 204B a pari-mutuel gaming terminal 102, located at a staffed or self-serve terminal at the pari-mutuel gaming establishment, detects that a player has inserted a smart card into the card reader ~~device~~ 114 of a pari-mutuel gaming terminal 102. Optionally, for security purposes, act 206B may be required where the player enters into the player interface 109 through a secondary identifier input device 113 a secondary identifier such as a personal identification number (PIN) or uses a smart card with an embedded microchip, an electronic button for entry of a code such as a PIN at the player interface 109, a finger print imaging device, a retinal scan, or another type of biometrics device for added security measures to help verify a player's identity for the account to be accessed. The player may also be allowed to change their PIN using the

player interface 109. If the player changes his or her PIN, the pari-mutuel gaming terminal 102 may be programmed to require the player to enter the new PIN each time the house card is used. The software of the gaming terminal 102 or the card reader-device 114 may be programmed to lock-out an account (i.e., prevent access to the account) if the player enters the incorrect PIN a predetermined number of times.

Please replace paragraph number [0056] with the following rewritten paragraph:

[0056] After the conclusion of the wagering event, such as the dog or horse race, the results from the race or event are automatically sent to the pari-mutuel gaming establishment computer system 116 at act 220B. Following the results of the pari-mutuel wager, in act 221B, which may occur after or simultaneously with act 220B, the results of the pari-mutuel wager may be sent to the player via text messaging to the player's pager, cellular phone, or emailed to the player's email address. In act 223B, the player may update his or her account information on their smart card, anytime after the results of the race or event are official, by inserting the smart card into a card reader 117 at the pari-mutuel gaming establishment which communicates with the pari-mutuel gaming establishment computer system 116. The pari-mutuel gaming establishment computer system 116 communicates the results of the race or event to the smart card to update the player's account information stored on the smart card. In other words, after the event that the player wagered upon is over, the player's account balance is updated such that winnings are added to the account balance stored on the smart card. Also, after placing his or her wager, in act 222B, the player may optionally continue to place wagers on different additional events, make purchases of products and/or services, or use the smart card for additional purposes (e.g., club house access, etc.) at the pari-mutuel gaming establishment using their house card at a card reader 117. Any balance remaining in the account associated with the smart card may also be cashed out at a staffed terminal, a voucher may be issued at a self-serve terminal at the pari-mutuel gaming establishment that is equipped with a card reader 117, or the smart card or voucher may be mailed to the pari-mutuel gaming establishment for redemption. The remaining balance may, also, be transferred by direct deposit to the player's bank account. The purchase of

goods and/or services and the use of the smart card for additional purposes at the pari-mutuel gaming establishment may be effected by the concessionaires of the goods and services using card readers 117 that enable purchases with a smart card. Again, after each subsequent wager or purchases of goods and/or services, the player's account balance may be automatically updated and stored on the smart card. If the funds of the account associated with the smart card are depleted or if the player desires additional funds, the player may add funds to the account using cash, check, or credit/debit card at any staffed or self-serve terminal that accepts such payments. Staffed or self-serve terminals may be located at the pari-mutuel gaming establishment that have a card reader 117 that enables adding funds to the smart card account with a player's credit/debit card, checks, cash, etc.

Please replace paragraph number [0057] with the following rewritten paragraph:

[0057] Referring to FIG. 3, a process flow diagram for an exemplary method of the present invention that utilizes an EFT system is illustrated. The method will be described in conjunction with FIG. 1B. Prior to act 302, a player may have already used their credit/debit card for the purchase of products and/or services at the pari-mutuel gaming establishment or have already placed a wager using funds transferred via an EFT system. Next, in act 304, the pari-mutuel gaming terminal 102, located at a staffed or self-serve terminal at the pari-mutuel gaming establishment, detects that a player has inserted a credit/debit card into card reader ~~device~~ 114 of a pari-mutuel gaming terminal 102. If the pari-mutuel gaming terminal 102 does not have a card reader ~~device~~ 114, the player's account information may be manually entered into the player interface 109 using a keypad or other suitable player interface device. As with the previous method described in FIGs. 2A and 2B, optionally, for security purposes, act 306 may be required where the player enters into a secondary identifier input device 113 of the player interface 109 a secondary identifier such as a personal identification number or uses a smart card with an embedded microchip, an electronic button for entry of a code such as a PIN at the player interface 109, a finger print imaging device, a retinal scan, or another type of biometrics device for added security to help verify a player's identity and account to be accessed. The software of

the gaming terminal 102 or the card reader-device 114 may be programmed to lock-out an account (i.e., prevent access to the account) if the player enters the incorrect PIN a predetermined number of times.

Please replace paragraph number [0058] with the following rewritten paragraph:

[0058] Again referring to FIG. 3, after act 304 or 306, a transaction request for a specific amount of wagering funds is sent to the pari-mutuel gaming establishment computer system 116 after the player inputs the desired amount into the player input device-~~112~~ 110 of the player interface 109 in act 308. In act 310, the same transaction information is forwarded by the pari-mutuel gaming establishment computer system 116 to the EFT system 120 using a phone line, cable line, or other suitable communication mechanism. In act 312, the same transaction information is sent to the credit/debit card issuing system 122 by the EFT system 120. At this point in the process, the EFT system 120 treats the transaction request like any other transaction it might receive from a point of sale terminal or an ATM terminal.

Please replace paragraph number [0060] with the following rewritten paragraph:

[0060] Optionally, in order to prevent the player from leaving their credit/debit card in the pari-mutuel gaming terminal 102, the pari-mutuel gaming terminal 102 software may be programmed so that the player must remove his or her credit card at act 320 in order to place his or her wager. The player then removes his or her card at act 320 and may begin playing the pari-mutuel gaming terminal 102. In act 321, the player places a pari-mutuel wager on an event using the pari-mutuel gaming terminal 102. ~~Following,~~ Following the player placing the pari-mutuel wager, in act 322 the funds may be automatically deducted from the player's account.

Please replace paragraph number [0061] with the following rewritten paragraph:

[0061] After the conclusion of the event, such as a dog or horse race, that was wagered upon by the player using his or her credit/debit card, in act 323, the results from the wager may

be automatically sent to pari-mutuel gaming establishment computer system 116. Following the results of the pari-mutuel wager, in act 324, which may occur after or simultaneously with act 323, the results of the wager may be sent to the player via text messaging to a player's pager, cellular phone, or emailed to the player's email address. In act 326, if the player wins as a result of his or her wager, the pari-mutuel gaming establishment computer system 116 forwards a request to EFT system 120 to credit the player's credit/debit card. Then, in act 328, the EFT system 120 sends the request to credit the player's credit/debit card account to the card issuing system 122, which updates the players account information.

Please replace paragraph number [0062] with the following rewritten paragraph:

[0062] As with the previous embodiment described with respect to FIGs. 2A and 2B, after placing a wager, the player may optionally continue to place wagers on different events or make purchases of products and/or services at the pari-mutuel gaming establishment using the credit/debit card at a card reader 117, if so desired, at act 330. The purchase of goods and/or services at the pari-mutuel gaming establishment may be effected by the concessionaires of the goods and services using card readers that enable purchases with a credit/debit card or smart card. The player may also withdraw cash from an ATM on-site at the pari-mutuel betting establishment using the credit/debit card or smart card. Again, after each subsequent wager placed by the player, the player's account information is automatically updated on the pari-mutuel gaming establishment computer system 116 and credit transferred to the player's credit/debit card account via the EFT system 120.

Please replace paragraph number [0063] with the following rewritten paragraph:

[0063] Referring to FIGs. 4A and 4B, a pari-mutuel gaming ~~system~~ systems 400 and 400' are illustrated using block diagrams, in which the pari-mutuel gaming methods of the present invention described in process flow diagram of FIG. 5 may be implemented. As shown in FIG. 4A, the pari-mutuel gaming system 400 utilizes a touchtone telephone 402 for a player to place a pari-mutuel wager from a location off-site to the pari-mutuel gaming establishment such

as, for example, a player's home or hotel room, etc. Again referring to FIG. 4A, a ~~touch~~ touchtone telephone 402 may be in communication with a remote computer 404. The remote computer 404 may be located at a pari-mutuel gaming establishment or may be located off-site from a pari-mutuel gaming establishment such as at an office building. The remote computer 404 may be configured to calculate odds, pool bets from multiple bets, and store the player's account information and balance. If the remote computer 404 does not contain the player's account information and balance, the remote computer 404 may be in communication with a financial network 406 which may comprise a financial server 121 (FIG. 1C) or an EFT system 120 and credit/debit card issuing system 122 (FIG. 1B) via phone line, cable line, or other suitable connection to enable access to the player's account information and balance as effected in the previous embodiments. The communication may be effected between touchtone telephone 402 and remote computer 404 via a conventional phone line.

Please replace paragraph number [0064] with the following rewritten paragraph:

[0064] As shown in FIG. 4B, if a personal computer 403 is used, the communication with the remote computer 404 may be effected using a phone line, cable line, Internet, or other suitable technology. The personal computer-~~402~~ 403 may be a conventional personal computer including the associated software to enable communication with remote computer 404. Such communication between the personal computer-~~402~~ 403 and the remote computer 404 may occur over the ~~internet~~ Internet or with a direct connection. Again, the remote computer 404 may be located at a pari-mutuel gaming establishment or may be located off-site from a pari-mutuel gaming establishment such as at an office building. Furthermore, when either a touchtone telephone 402 or a personal computer 403-~~are~~ is used, the communication with the remote computer 404 may be encrypted for additional security if necessary or desired. It is also contemplated that wireless communications may be employed, using suitable encryption technology.

Please replace paragraph number [0067] with the following rewritten paragraph:

[0067] Following the funds being made available to the player, in act 510, the player may optionally purchase products sold by the pari-mutuel gaming establishment via the touchtone telephone 402 or ~~internet~~ Internet. Examples of products that may be purchased are handicapping information, souvenirs, clothing that carries the logo of the particular pari-mutuel gaming establishment, etc. The purchase may automatically be deducted from the player's account in act 512 as performed in the previous embodiments of FIGs. 2A, 2B, and 3. In act 514, the player may then place a pari-mutuel wager on an event occurring at a particular pari-mutuel gaming establishment using the accessed funds from the player's account. This may be accomplished by the player inputting the required information via touchtone telephone 402 or inputting the required information over a user interface on the ~~internet~~ Internet if personal computer 403 is used. If a remote computer 404 is acting as a central server, the player may be required to select, using either the keypad of the touchtone telephone 402 or a user interface over the ~~internet~~, Internet, at which pari-mutuel gaming establishment he or she desires to place a wager. For instance, the player may have the option of wagering at a number of different pari-mutuel gaming establishments (i.e., different horse or dog race tracks). The remote computer 404 may automatically deduct the funds wagered from the player's account in act 515. Following the results of the pari-mutuel wager, in act 516 the remote computer 404 automatically updates the player's account balance. Acts 515 and 516 may also be performed as in the previous embodiments of FIGs. 2A, 2B and 3. In other words, after the event that the player wagered upon is over, the player's account balance is updated such that winnings are added to the account balance. Following the results of the pari-mutuel wager, in act 517, which may occur after or simultaneously with act 516, the results may be sent to the player via text messaging to a player's pager, cellular phone, or emailed to the player's email address. If the player used a house card to make a purchase or place a wager, the account balance associated with the house card may also be sent to the player via text messaging to a player's pager, cellular phone, or emailed to the player's email address. Also, after placing his or her wager, the player may optionally continue to place wagers on different events or make purchases of products sold by the



pari-mutuel gaming establishment in act 518. If the funds of the account associated with the house card are depleted or if the player desires additional funds, the player may add funds to the account ~~using~~ using a credit/debit card. The player may input his or her credit/debit card number to replenish the house card account or to add additional funds to it using the touchtone telephone 402 or a user interface at the host website.

Please replace paragraph number [0068] with the following rewritten paragraph:

[0068] Many of the broad aspects of the present invention may be appreciated by referring to FIG. 6. As an example, a token card which may be a house card, smart card, debit card, credit card, etc may be used onsite at a pari-mutuel gaming establishment such as a horse track to access funds. The token card may be used at a gaming terminal or by way of example a cash register configured to read the token card. The player's account information and balance may be accessed from the tote system if the information is contained thereon or from an offsite financial server or similar device. The token card may also be used offsite at a cash register configured to read the token card, an offsite ATM, or an offsite gaming terminal. The account associated with the token card may also be used to place wagers and buy goods and/or services over the ~~internet~~ Internet or phone.

Please replace paragraph number [0069] with the following rewritten paragraph:

[0069] Although the foregoing description of embodiments contains many specifics, these should not be construed as limiting the scope of the present invention, but merely as providing illustrations of some exemplary embodiments. Similarly, other embodiments of the invention may be devised which do not depart from the spirit or scope of the present invention. The scope of the invention is, therefore, indicated and limited only by the appended claims and their legal equivalents, rather than by the foregoing description. All additions, deletions, and modifications to the present invention, as disclosed herein, which fall within the meaning and scope of the ~~claims~~ claims, are embraced thereby.